

## CIA INTERNAL USE ONLY

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### A PROPOSAL FOR AN AGENCY PRE-RETIREMENT PROGRAM

1. Conferences have been held with officials of other government agencies and considerable study has been given to <sup>the</sup> subject of pre-retirement planning and counselling for CIA. Everything points to the fact that government retirees, whether they be age 50 or 70, should be prepared for retirement years and this means that their plans could cover a period of thirty or more years. In order that the expectant retiree be economically and psychologically prepared for retirement or reassignment (if that be the case), it is generally agreed that there must be a method of preparing people for this situation. It is important to the Agency from the standpoint of public relations to do what it can to stimulate and help in intelligent, purposeful retirement planning.

2. Private industry generally thinks in terms of 65 as retirement age. The Singer Company has no compulsory retirement age, however, an attempt is made to suggest voluntary retirement by sponsoring lecture series for prospective retirees at age 60. Standard Oil of New Jersey starts counselling for retirement the day a man is hired. Workers are kept advised of retirement policies and at age 59 are summoned for a private discussion with a company retirement counselor. One New York company with a compulsory retirement policy, gives its prospective retirees one day off every week for a year prior to retirement. This "Hobby Day" each week is to help accustom the retiree to additional leisure. The General Electric Company starts counselling its employees seven years before their retirement date. General Motors Corporation has a comprehensive booklet distribution program preparing their retirees for the problems they will face and the resources available for solving those problems.

3. Pre-retirement programs are now sponsored by VA, several Bureaus of the Army, Navy and Air Force, HEW, TVA and GSA. Other Federal agencies installing programs soon are Department of Labor, Bureau of Public Roads, and Department of Agriculture. Sponsors of these services say they are successful. Counselling sessions are welcomed by the employees and statistics show that employees are motivated toward earlier and positive planning. The consensus of most personnel officers and top management is that direct action such as pre-retirement counselling can eliminate some of the fears, provide a place and an individual for men and women to turn to for advice and guidance, and cause personnel to face and prepare for the realities of growing old.

4. Assuming then, that the need for such a program is as great in CIA, possibly greater in view of encouraged optional retirement, the first consideration is "at what age do we start?" One thing is certain in view of our recently approved practice. We must start at an earlier age than other

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government agencies who are thinking in terms of 70, mandatory retirement age. Experience proves that with each passing year the age group interested in this service moves downward from age 60 to the early fifties. One participant in a government sponsored program commented "that it would be well if 40-year-olds were told these things." A ten year planning program does not appear to be excessive. This allows for some further lowering of our retirement age and provides more time for the person who elects to take a reduced annuity. A ten year pre-retirement planning program would then be directed toward our people who are in their early fifties with a cordial invitation to people in their upper forties.

5. The next consideration is the type of program that will best serve the needs of the Agency. The situation, the policy and practice, the manpower problem is different here than in the government agencies mentioned. This Agency has introduced a practice of encouraged voluntary retirement. To keep pace and perhaps compensate for the new practice which will bring about some revised retirement planning, the Agency must initiate a "top notch" positive program. This program must: (1) be of direct and immediate benefit to the group it is intended to cover; (2) deal with the specific problems and policies of CIA; (3) provide practical, down-to-earth information which will be used in making adjustments; (4) keep the employee regularly and fully informed of developments in the general field of retirement, and if possible, in his specific area of interest; (5) help quiet the fears of those approaching retirement or "annuitant" years; (6) build good will by giving conclusive evidence that the Agency has a humane concern for their well being. Government agency programs are patterned after those established in private industry with little variation in the dozen or so programs now in operation. They are announced as a purely voluntary service-type function open to all individuals between certain ages. One agency provides a seminar consisting of twelve one and one-half hour sessions. Another agency has seven sessions devoted to such topics as Aging in American Life, Health Maintenance in Later Years, and Nutrition and Income Planning for Retirement. Several agencies have developed pre-retirement kits containing more than twenty pieces of literature which have a general bearing on retirement problems. Most private industry and government programs are launched as meetings, seminars, lectures or by furnishing the employee with an armful of material which may or may not be of interest to him or pertinent to his situation.

6. Our program should ensure that every person age 50 or older (if ten years is to be the planning period), would receive individual personalized counselling as soon as possible but with priority attention given first to those who will reach eligibility in 1961, then 1962 and so on. This approach makes sure that the program reaches the intended receiver. It does not rule out group counselling but postpones it until the problem of individual

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employees are surfaced and constructive lectures especially designed for homogeneous group can be arranged. If a number of people are interested in the teaching profession, every effort should be made to engage a qualified person to speak to the group on that subject. This lecture would not be of interest to the person who intends to enter the selling field. If a group of people are interested in retiring in the Washington area, a lecture on Tuscon, Arizona, would probably prove boring and unproductive. Individual counselling, as the first step, provides the mechanism for: (1) the dissemination of subject matter especially designed or pertinent to the individual problem; (2) the scheduling of sessions for a group of people with common interests; (3) periodic and personalized follow-up interviews with the individual during the planning period, and; (4) keeping the Agency informed of individual plans and the manpower picture resulting from such plans.

7. Announcement of the pre-retirement program can be made by Agency Notice, headquarters and field, making reference to

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8. It is therefore proposed that: (1) CIA provide a pre-retirement program for its personnel; (2) the planning period be 10 years starting at age 50 (eligibles at age 60 will soon increase); (3) priority attention be given to those eligible in the next 5 years.

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Executive Secretary  
Agency Retirement Board